

**ELECTRONICALLY FILED ON JANUARY 3, 2011**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventor(s): Hibbert <i>et al.</i>	Confirmation No.:	9364
Application No. 10/080,902	Art Unit:	3684
Filing Date: February 22, 2002	Attorney Docket No:	101612-5032-US
Examiner: SWARTZ, Jamie H.		
Title: TRANSACTION MANAGEMENT SYSTEM		

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**  
**MAILED DECEMBER 20, 2010**

Sir:

Applicants hereby respond to the Notice of Non-Compliant Amendment Mailed December 20, 2010. This submission is identical to that filed on November 7, 2010, except that line 4 of claim 81 indicates, by way of underlining, the added portion of the amendment as noted by the Examiner in the Notice.

The following amendments and remarks are respectfully submitted in response to the Final Office Action mailed July 6, 2010, along with a Request for Continued Examination, which is transmitted herewith. Please charge any fees due in connection with this response to Deposit Account No. 50-0310.

Please amend the above-identified application as follows: